

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Whipple et al.

Title:

SYSTEM AND METHOD FOR

CREATING FINANCIAL

**ASSETS** 

Appl. No.:

Filing Date:

Examiner:

Art Unit:

CERTIFICATE OF EXPRESS MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.

EL 979077533 US

1.2/29/03

(Express Mail Label Number) (Dat

(Date of Deposit)

Jeanne Johnson

(Printed Name)

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# UTILITY PATENT APPLICATION TRANSMITTAL

Mail Stop PATENT APPLICATION Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

F. Scott Whipple 2317 Briggs Road Silver Spring, MD 20906

Timothy M. McLuckie 209 Watkins Circle Rockville, MD 20850

#### Enclosed are:

- [X] Specification, Claim(s), and Abstract (45 pages).
- [X] Formal drawings (12 sheets, Figures 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14).

- [X] Declaration and Power of Attorney (4 pages).
- [X] Assignment of the invention to Fannie Mae.
- [X] Assignment Recordation Cover Sheet.
- [X] Check in the amount of \$40.00 for Assignment recordation.
- [X] Request for application not to be published with certification under 35 USC 122(b)(2)(B)(i).
- [X] Application Data Sheet (37 CFR 1.76).

The filing fee is calculated below:

	Claims as Filed		Included in		Extra Claims		Rate		Fee Totals
			Basic Fee						
Basic Fee							\$770.00	=	\$770.00
Total	24	-	20	=	4	X	\$18.00	=	\$72.00
Claims:									
Independents	3	-	3	=	0	X	\$86.00	=	\$0.00
•									
If any Multiple Dependent Claim(s) present: + \$290.00							\$290.00	=	\$0.00
							SUBTOTAL:	=	\$842.00
[ ]		Sm	nall Entity I	Fees	Apply (s	subtr	act ½ of above):	=	\$0.00
					T	OTA	L FILING FEE:	=	\$842.00

- [X] A check in the amount of \$842.00 to cover the filing fee is enclosed.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/24/03

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Applicant: Whipple et al. CERTIFICATE OF EXPRESS MAILING I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Title: SYSTEM AND METHOD FOR Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: CREATING FINANCIAL ASSETS Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450. Appl. No.: \_ EL 979077533 US 12/29/03 (Express Mail Label Number) (Date of Deposit) Filing Date: Jeanne Johnson (Printed Name) Examiner:

## REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

Art Unit:

Applicants hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicants hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date 12/29/03

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